



Auto Insurance FAQ

As of April 13, 2020

Q. What is cheaper to insure an older car, or a newer car?

A. Newer vehicles will typically cost more to insure than older vehicles due to the higher cost of repairs and higher value associated with a new vehicle. There are many factors that impact what it will cost to insure a vehicle. Most newer cars have additional safety features such as forward crash warning, back up cameras, lane divergent indicators, multiple airbags, etc. that make newer cars safer. While these features may lower liability premiums, they will increase the cost of Collision and Comprehensive coverage.

When shopping for a car, once you have narrowed it down to a few choices, you may want to check with your agent or insurance company and ask them to provide quotes for the cars you are considering to help you decide.